

Information to identify the case:

Debtor 1	<u>James D Kintigh</u>	Social Security number or ITIN	xxx-xx-6881
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 15-20410-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James D Kintigh

5/22/20

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
James D Kintigh
DebtorCase No. 15-20410-GLT
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: agro
Form ID: 3180WPage 1 of 2
Total Noticed: 10

Date Rcvd: May 22, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 24, 2020.

db +James D Kintigh, 254 Bridge Street, Hunker, PA 15639-1000
 13993101 BAC Home Loans Servicing, LP, 18 Tapo Canyon, Simi Valley, CA 93063
 13993102 +Deutsche Bank National Trust Company, 3815 South West Temple, Salt Lake City, UT 84115-4412
 13993103 +Milstead & Associates, LLC, 1 E. Stow Road, Marlton, NJ 08053-3118
 13993104 Select Portfolio Servicing, The Loan Servicing Center, PO Box 551170,
 Jacksonville, FL 32255-1170

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 23 2020 02:40:46 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr EDI: RECOVERYCORP.COM May 23 2020 06:18:00 Recovery Management Systems Corporation,
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 13993403 +E-mail/Text: ebnotifications@creditacceptance.com May 23 2020 02:40:19 Credit Acceptance,
 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
 13998845 EDI: RECOVERYCORP.COM May 23 2020 06:18:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 14076671 E-mail/Text: jennifer.chacon@sp servicing.com May 23 2020 02:41:25
 Select Portfolio Servicing, Inc., c/o Deutsche Bank National Trust, P.O. Box 65250,
 Salt Lake City, UT 84165-0250

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Credit Acceptance Corporation
 cr Deutsche Bank National Trust Company et al...
 cr Deutsche Bank National Trust Company, as Trustee,
 cr Select Portfolio Servicing, Inc.

TOTALS: 4, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 24, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 22, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Deutsche Bank National Trust Company et al...
 andygornall@latoufflawfirm.com
 Bradley Joseph Osborne on behalf of Creditor Deutsche Bank National Trust Company, as Trustee,
 in trust for the registered holders of Morgan Stanley ABS Capital I Inc. Trust 2007-NC2,
 Mortgage Pass-Through Certificates, Series 2007-NC2 bosborne@hoflawgroup.com,
 pfranz@hoflawgroup.com
 Danielle Boyle-Ebersole on behalf of Creditor Deutsche Bank National Trust Company, as
 Trustee, in trust for the registered holders of Morgan Stanley ABS Capital I Inc. Trust 2007-NC2,
 Mortgage Pass-Through Certificates, Series 2007-NC2 debersole@hoflawgroup.com,
 pfranz@hoflawgroup.com
 James Warmbrodt on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in
 trust for the registered holders of Morgan Stanley ABS Capital I Inc. Trust 2007-NC2, Mortgage
 Pass-Through Certificates, Series 2007-NC2 bkgroup@kmlawgroup.com
 Lawrence R. Burns on behalf of Debtor James D Kintigh lawburns1@gmail.com, lrbjmb27@hotmail.com
 Matthew Christian Waltd on behalf of Creditor Select Portfolio Servicing, Inc.
 mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
 Matthew Christian Waltd on behalf of Creditor Deutsche Bank National Trust Company, as
 Trustee, in trust for the registered holders of Morgan Stanley ABS Capital I Inc. Trust 2007-NC2,
 Mortgage Pass-Through Certificates, Series 2007-NC2 mwaldt@milsteadlaw.com,
 bkecf@milsteadlaw.com
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

District/off: 0315-2

User: agro
Form ID: 3180W

Page 2 of 2
Total Noticed: 10

Date Rcvd: May 22, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Ronda J. Winnecour cmecf@chapter13trusteedpa.com

William E. Craig on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com,
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 10